GEORGE M. REIBER CHAPTER 13 TRUSTEE SOUTH WINTON COURT 3136 SOUTH WINTON ROAD ROCHESTER, NEW YORK 14623 (585) 427-7225

November 5, 2015

Kiba R. Wilson 3624 Watkins Rd Pine Valley, NY 14872

Re: Case No.: 14-21229-PRW

Your Chapter 13 Plan is in default due to your failure to maintain the payments which you proposed. The plan payments must be resumed immediately. In addition, all plans must be completed within five (5) years. We look for the plan payments to be brought current immediately. If you do not think that you can catch the payments up within 3 months, you should **contact your attorney** immediately to see if a modification of your plan is possible.

May I suggest that you consider having your payments made by wage deduction, if you are not already doing so. This is not considered a garnishment since it is a voluntary deduction made by you. The wage deduction program has been quite successful in Chapter 13.

Let me emphasize that if you do not respond to this letter within ten (10) days, a motion to dismiss your case will follow. If your case is dismissed, your creditors will be immediately notified of the dismissal. I hope you will take steps to see that this does not happen.

Very truly yours, George M. Reiber

By: Megan Lochner Legal Assistant

GMR/mgl

xc: Matthew S. Mansfield, Esq.